THE BANGALORE CITY CO-OPERATIVE BANK LIMITED

MOBILE BANKING APP USER MANUAL

This document / user manual provide the basic information of The Bangalore City Cooperative Bank Ltd. Mobile Banking Application, The document/ manual covers process of how to download Mobile Application, Installation, and Registration and how to use the overall application.

Before new user registration in mobile app, user should approach the concern Branch, fill the Mobile Banking Application Form & submit the same along with the KYC documents.

Getting started:

## Step 1: Application download & Installation

Download Mobile Banking Application from Google play store for Android and IOS operating systems.

Install it once you downloaded.

Step 2: Application usages

Once installed, launch the application. Below screen will be displayed on launching the application. Once you installed the Mobile Banking Application After successful launch of the application, below Home screen will be displayed.
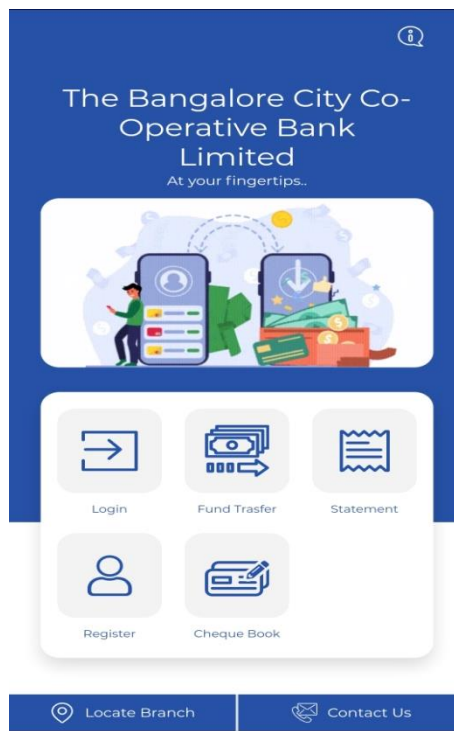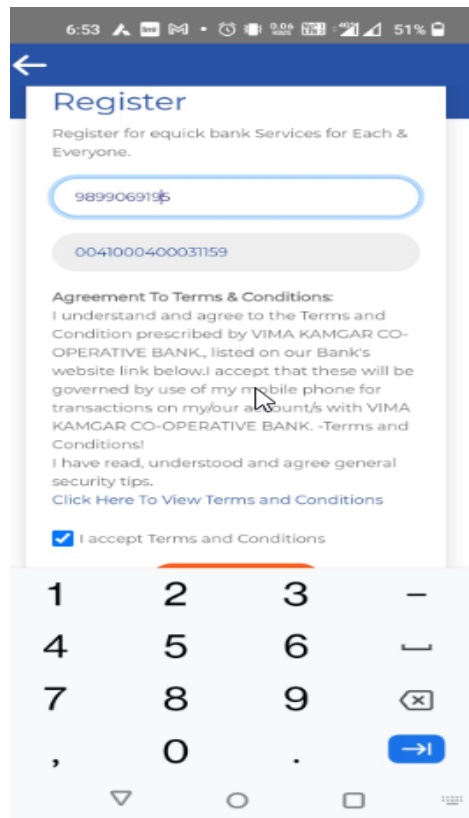
After click on Register, following screen will appear.

User has to fill up details for login purpose i.e. mobile number and customer ID.

Check Box: Click the Below check box.

Register: Click on register tab to register the user.

**Mobile Number:** Enter your Mobile number registered with the Bank.

Customer ID Number: Enter the 14 or 16 digit Number specified in your passbook under the head "Customer ID". For example 001001000000XXXX or 1001000000XXXX.

Accept the terms & conditions: Tick in the box to accept the terms & conditions. Details of terms & conditions is published in our Bank website.
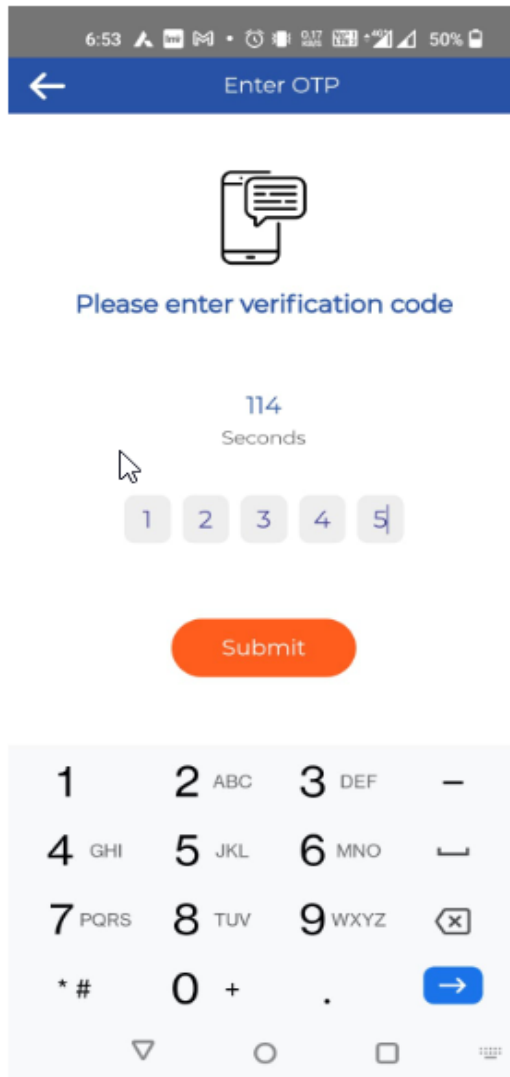
OTP will generate to your registered mobile number for authentication.
Use the OTP to authenticate the registration process.

Once the OPT entered system asks to enter password
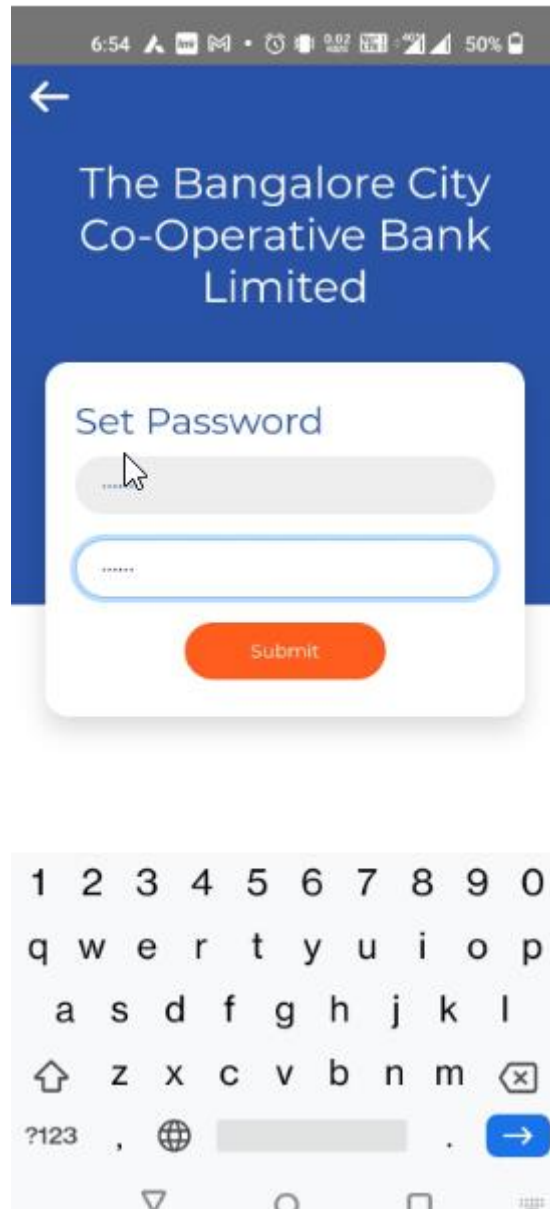
Enter the password and re-enter same password for confirmation.

After filling details system will generate the user id and password for Login.

Entered the newly created user id and password and click on submit to login.
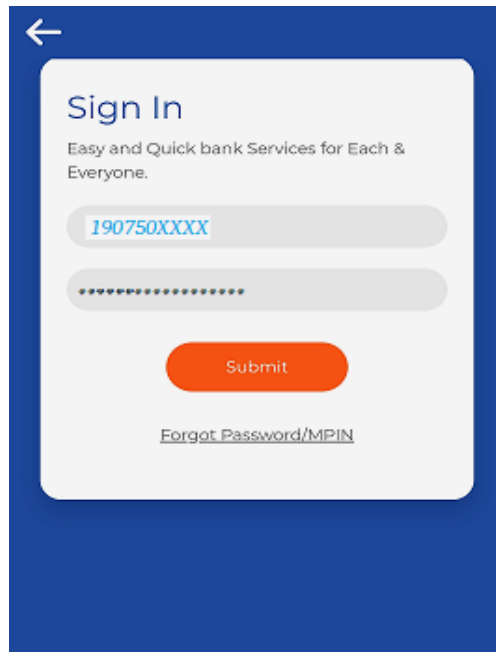
Once user logged in Home page will appear as below.
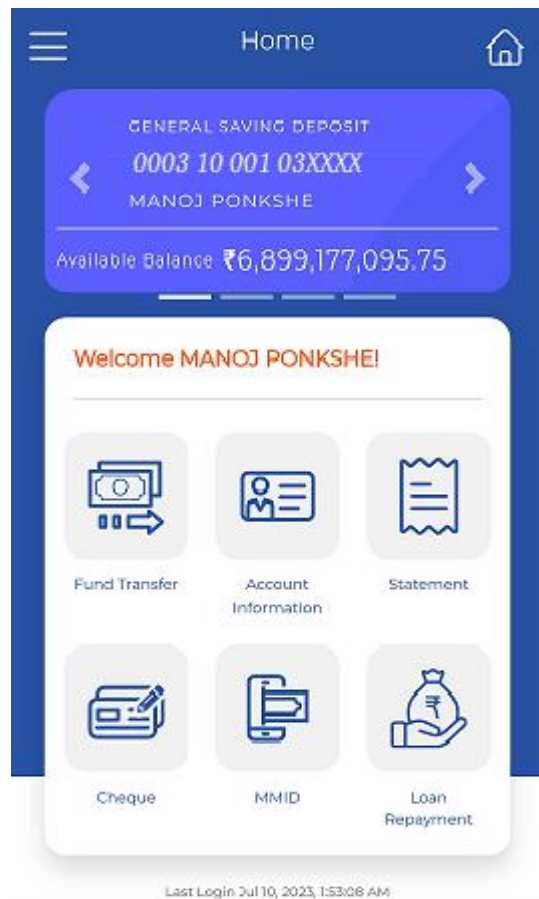
Home page contains the following option

I.   Fund Transfer

II.   Account Information

III.   Statement

IV.   Cheque

V.   MMID

VI.   Loan Repayment

i.   Fund Transfer: - Will contains the following menu options.
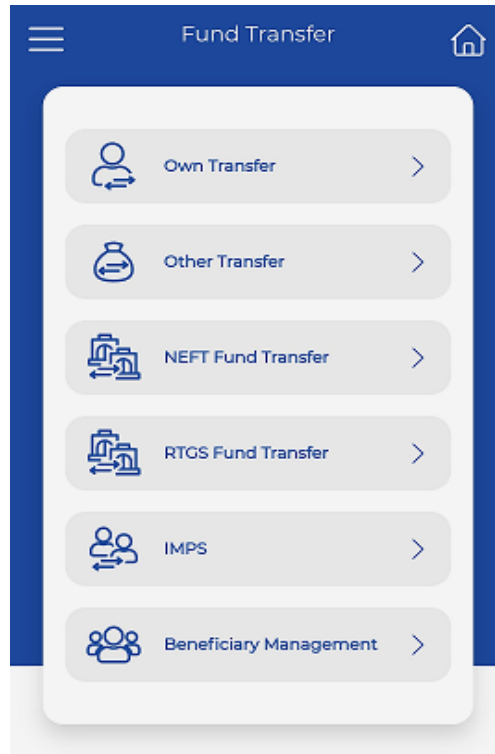
I - Own Transfer

II - Other Transfer

III- NEFT Fund Transfer

IV- RTGS Fund Transfer

V - IMPS

VI- Beneficiary Management

OWN TRNASFER

You can transfer the amount to own accounts under this Menu Options.

Enter the 'To Account'

Amount to be transfer

Debit particulars

Credit particulars

And click on 'Next' Button

Once you entered the details, OTP will send to register mobile Please enter and click on confirm.

Click on 'Yes'
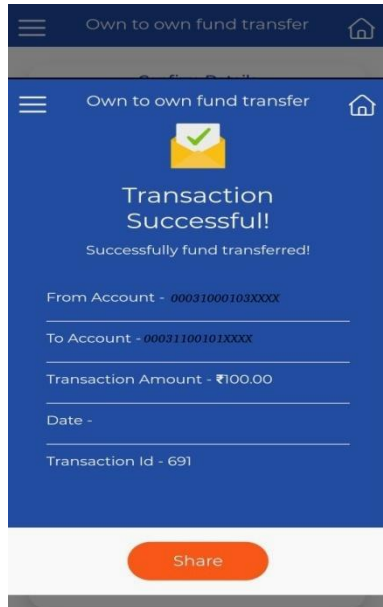
Transaction successful message will appear. This indicates the transaction posted to select account while transfer.

You can share the screen shot through whatsapp channel.
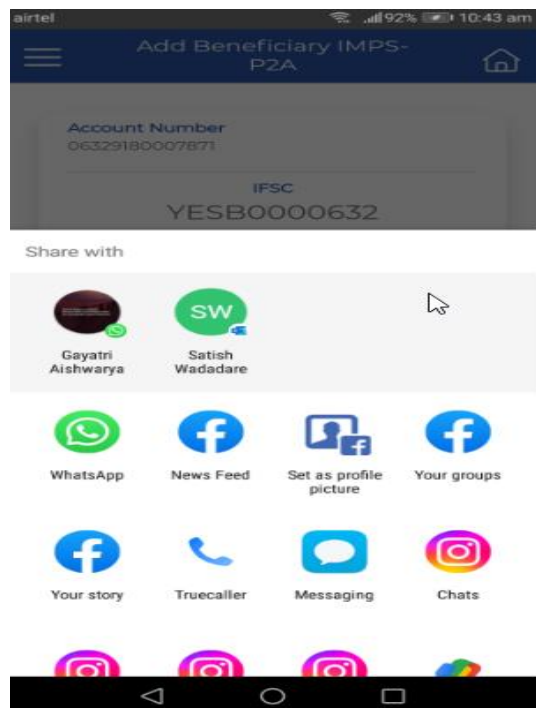
User can check transactions through statement menu option which mentioned in separate option.

Own bank transfer doe not required the MMID and beneficiary add details.

But For other transfer/ NEFTfund Transfer/RTGS Fund Transfer/IMPS required MMID generation and add beneficiary which are explain as below.

Before Beneficiary add required to generate MMID first.

MMID Management

MMID is unique identifier allows individuals to perform secure and convenient transactions through their mobile devices.
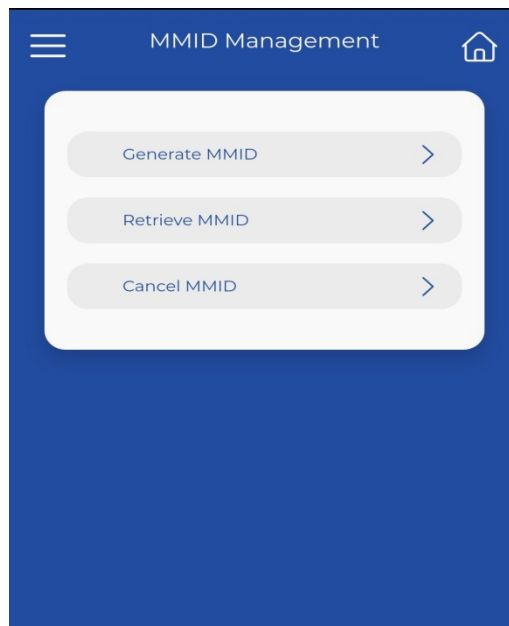
MMID management contains following menu option:-

i. Generate MMID

ii. Retrieve MMID

iii. Cancel MMID

Generate MMID

Select account no.

Enter the mobile no.

Click on 'Next'
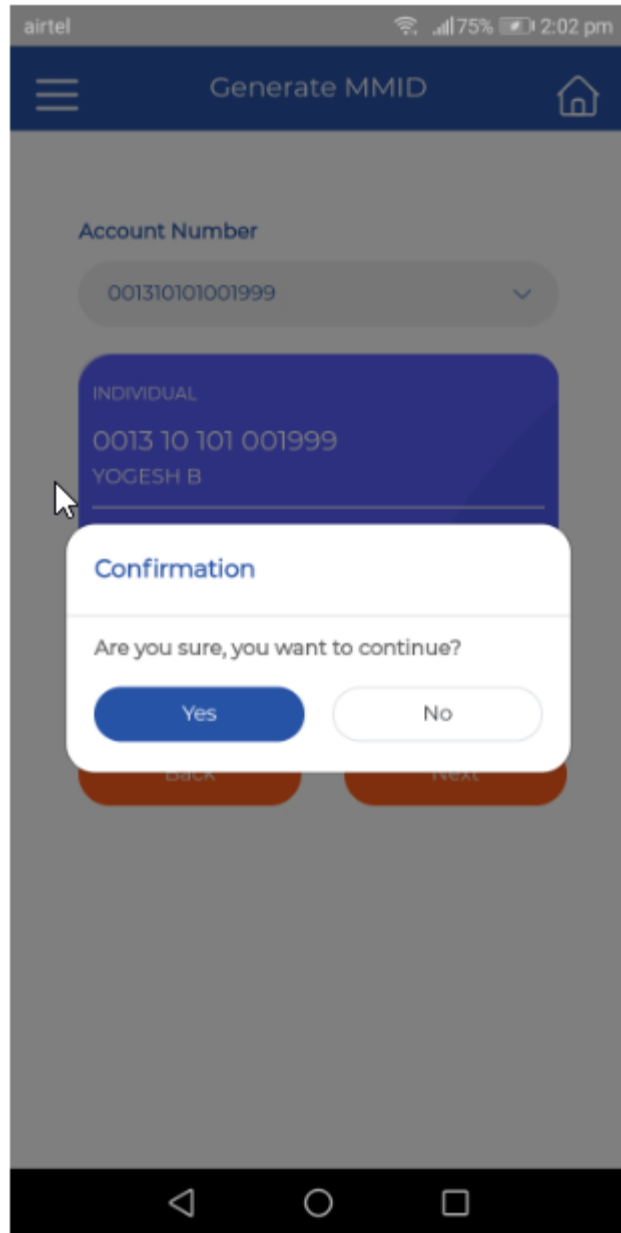
Confirm the details.

Please note the generated MMID.

Retrieve MMID

If user forgot the MMID can be generate new MMID and can share.

Select Account

Enter Mobile No.

Click on 'Next'
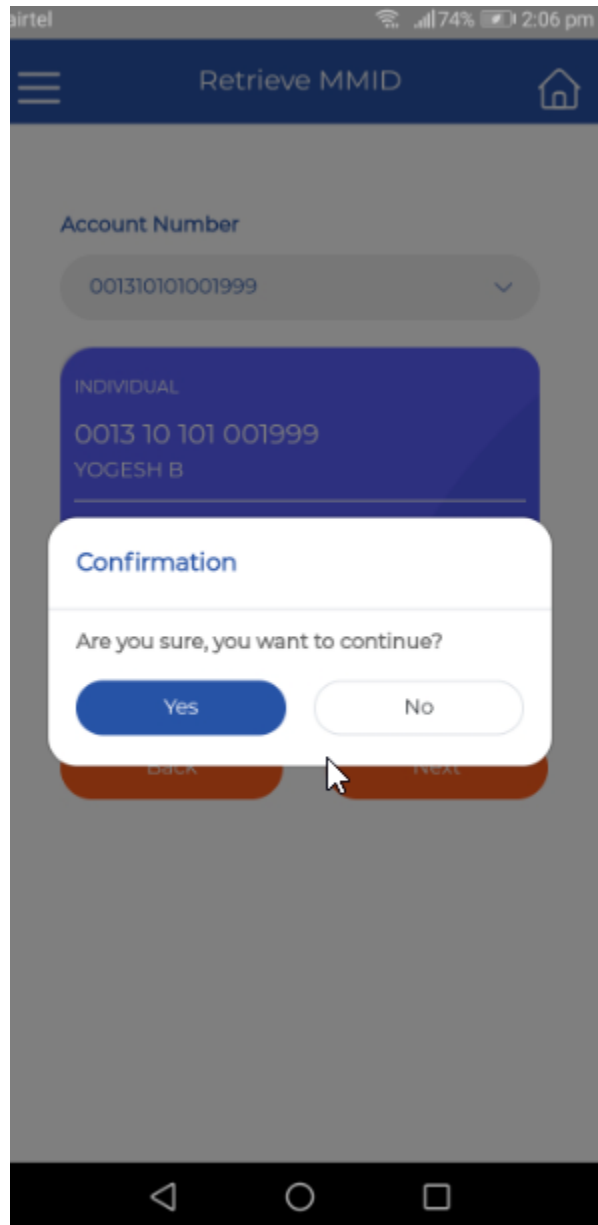
Click on continue
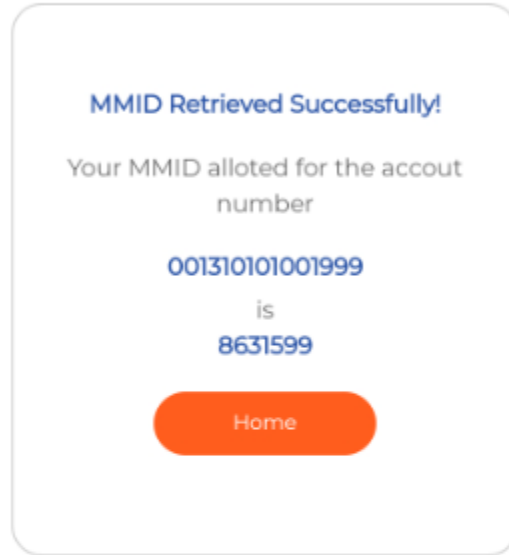
MMID retrieve successful.

Cancel MMID

To cancel generate MMID use this option.
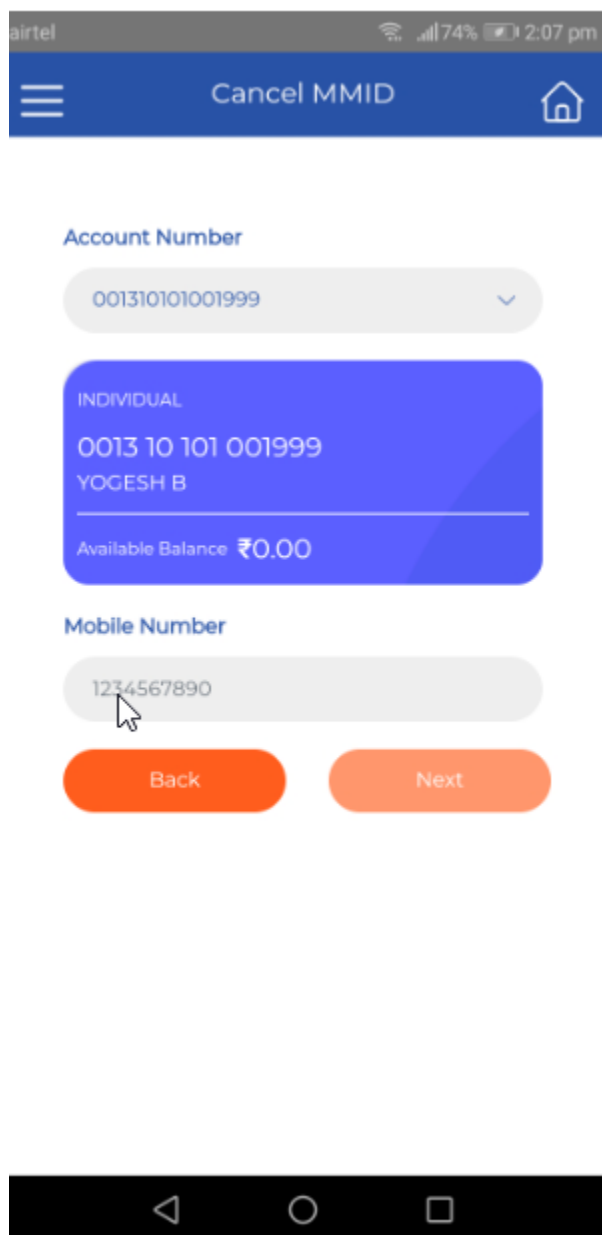
Select the account details

Enter mobile No.

Click on 'Next'

MMID cancel successful.

Beneficiary is the recipient of fund transfers. Following types of Beneficiary.
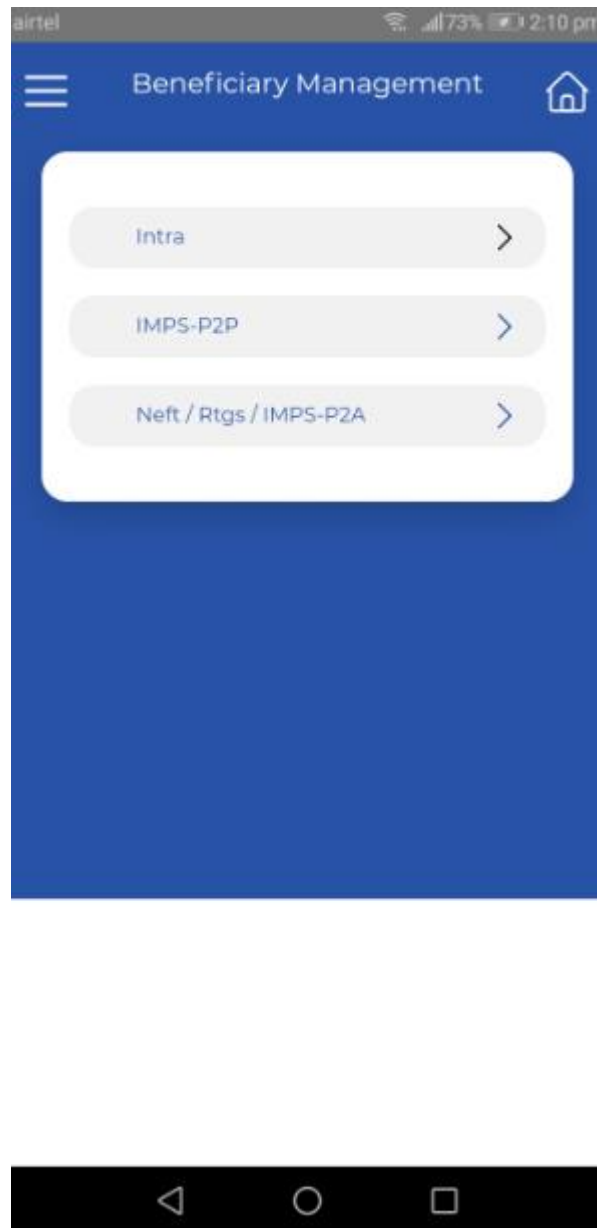
i.   Intra :- we can add beneficiary account within a bank.

ii.   IMPS P2P :- We can add beneficiary account of other bank

iii.   Neft/Rtgs/IMPS P2A :- we can add beneficiary account of other bank

Intra beneficiary

Enter the name which will appear while transfer amount, accountno, confirm accountno,

Transaction limit (up to which we can transfer the amount), email id if any, Mobile no.

Click on 'Next'

Click on 'Next'
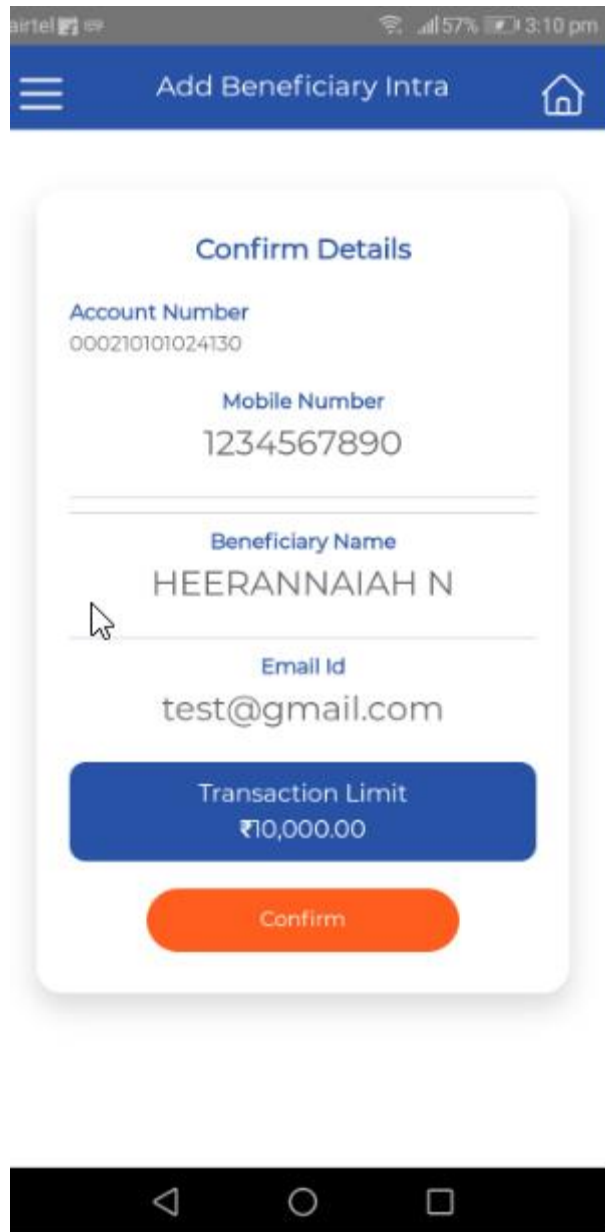
Confirm the details
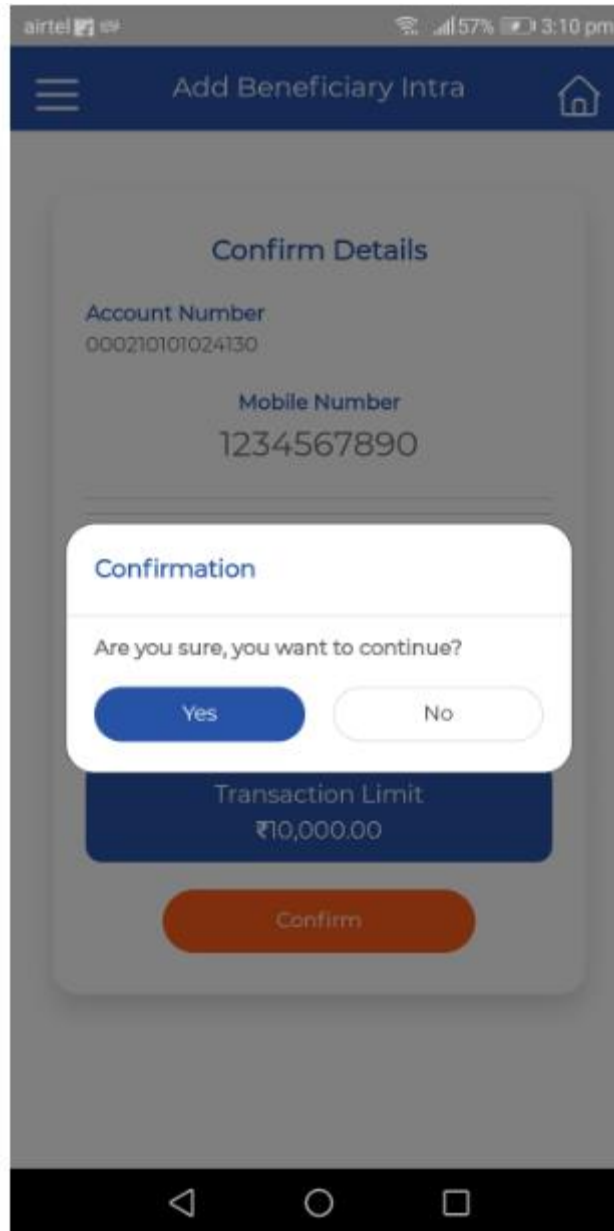
Click 'Yes' to continue
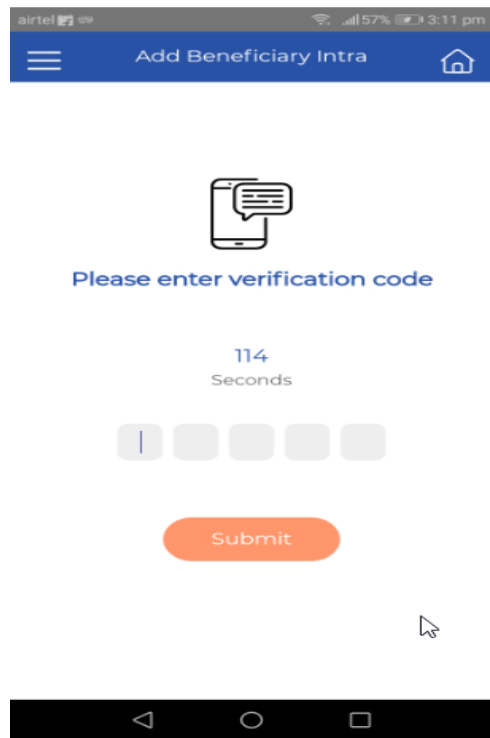
Enter the OTP send to registered Mobile number.
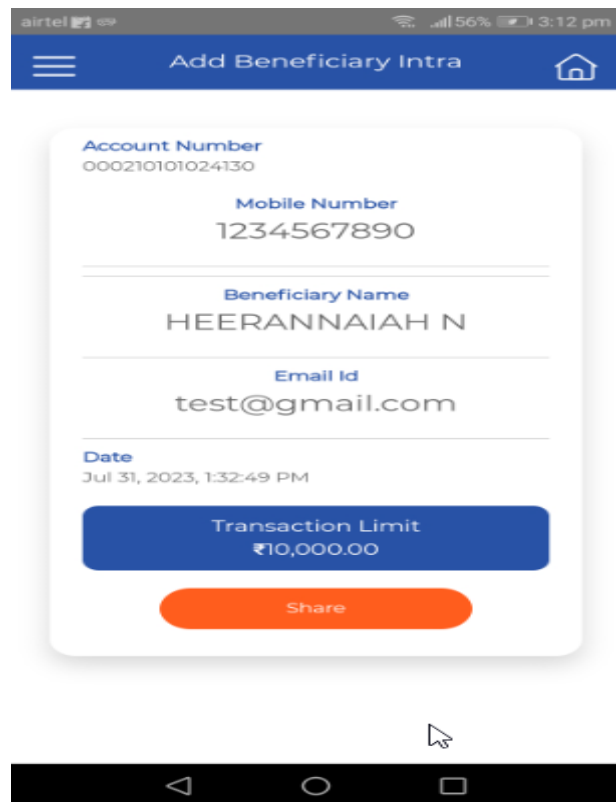
Intra Beneficiary added successfully

IMPS P2P

user can transfer funds from his bank account to another individual's account

To create P2P benificary first need to create MMID .

Enter name, generated MMID,Transaction Limit,email ID,Mobile number.

Confirm the details
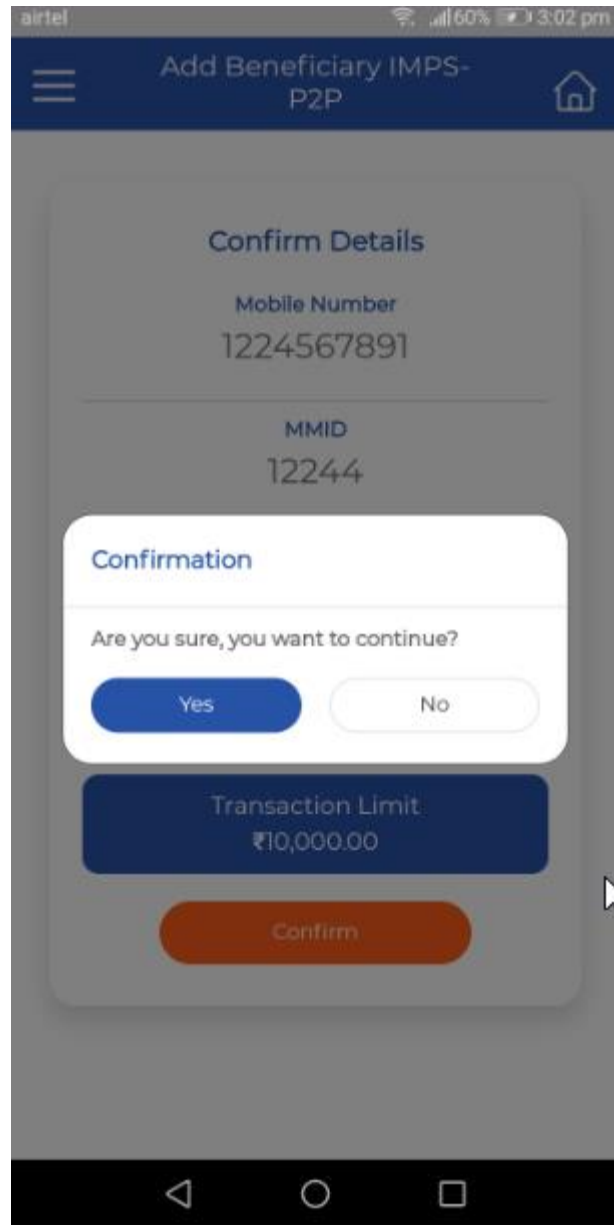
Click on'Yes' to continue

Enter OTP send on registered mobile number.
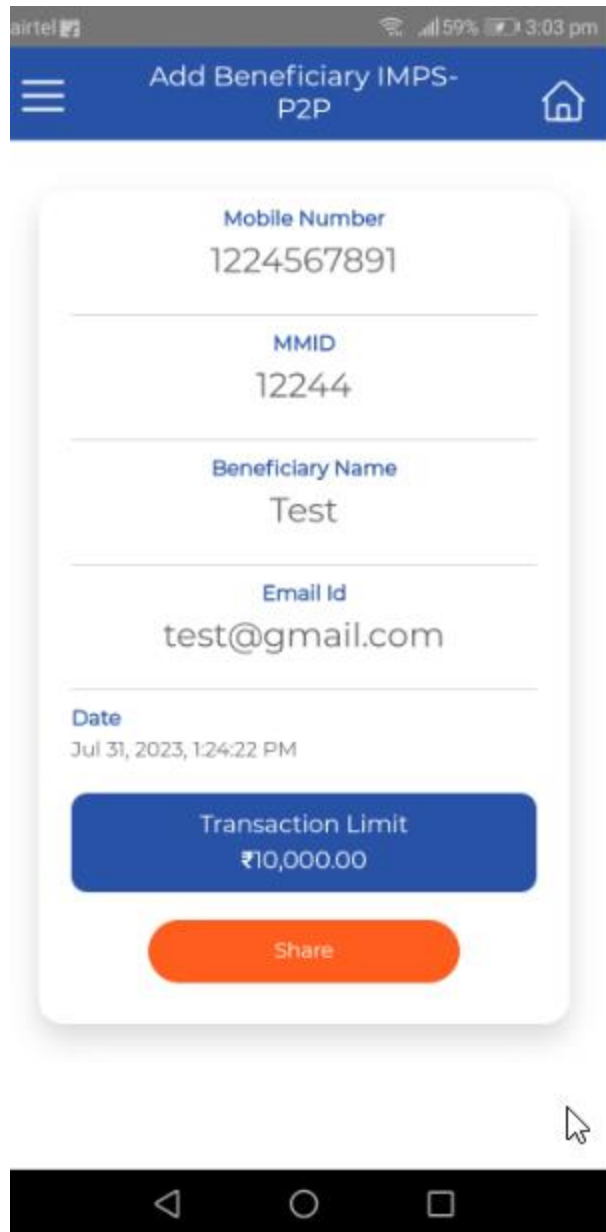
P2P MMID generated successful.

Neft/RTGS/IMPS P2A

Customer can recieve money to other bank's accounts using account number of the beneficiary

& IFSC code

Enter the name, accountno, confirm accountno, IFSC code,trasanction limit,email id,mobile no.
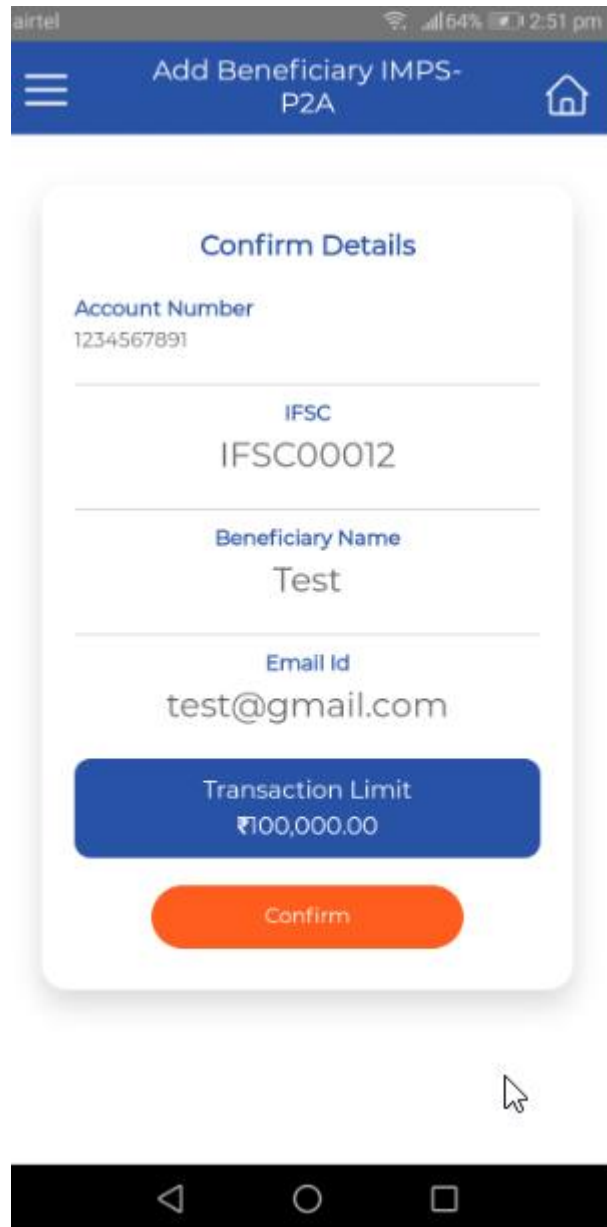
Confirm the details
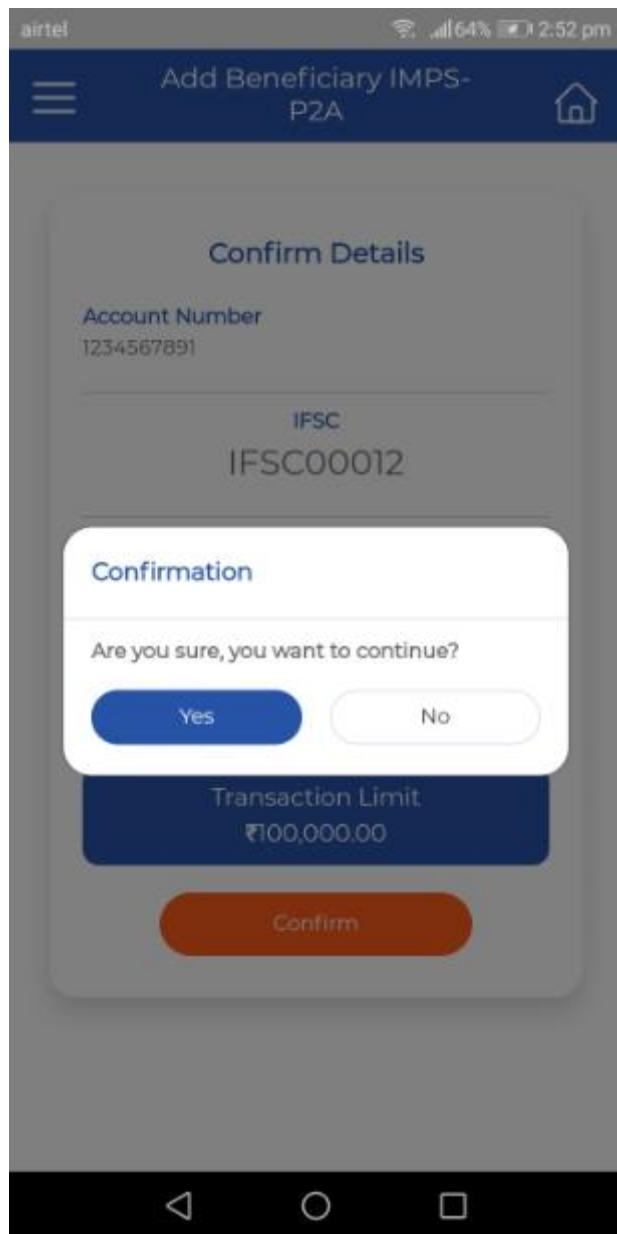
Click 'yes' to continue

Enter OTP which send on registerd Mobile Number.
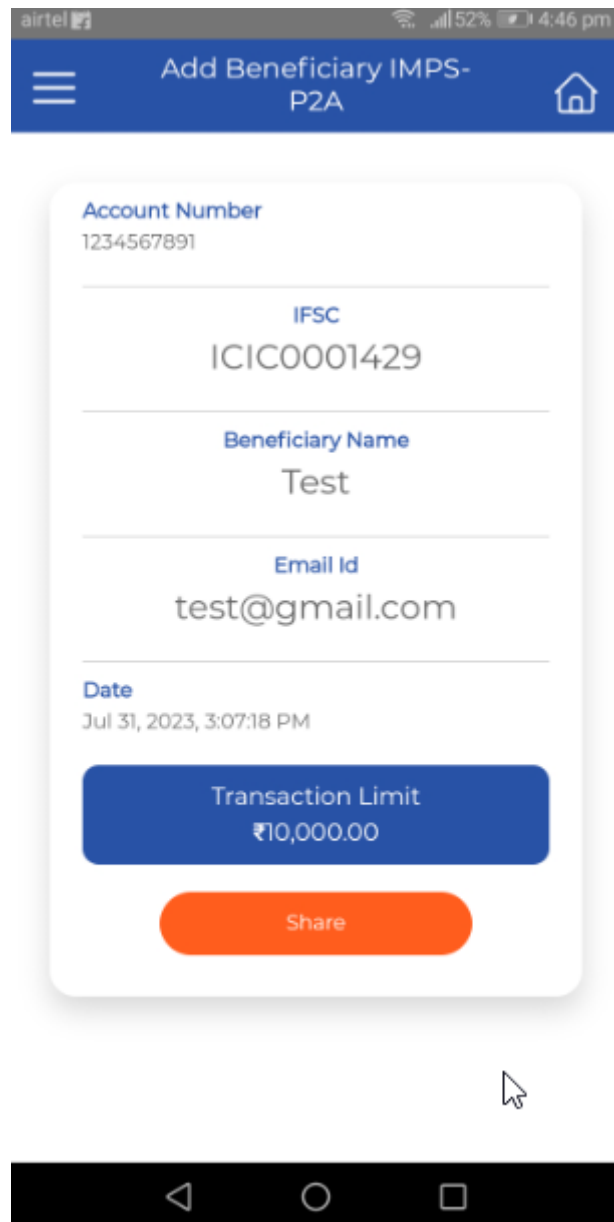
P2A beneficiary added successful.

Once the MMID generated and beneficiary added we can make a transfer through it.

Other transfer

User can transfer the fund to other account but within a bank. This also can say Intra fund transfer. This required adding beneficiary details to transfer the amount.

Add beneficiary

Enter the 'To Account'

Amount to be transfer

Debit particulars

Credit particulars

And click on 'Next' Button

Once you entered the details, OTP will send to register mobile Please enter and click on confirm.

Transaction successful message will appear. This indicates the transaction posted to select account while transfer.

You can share the screen shot through whatsapp channel.

NEFT fund transfer

Enter the 'from account details'

Enter the 'to account details'

Amount to be transfer

Particular if any

Enter the otp send on register mobile number
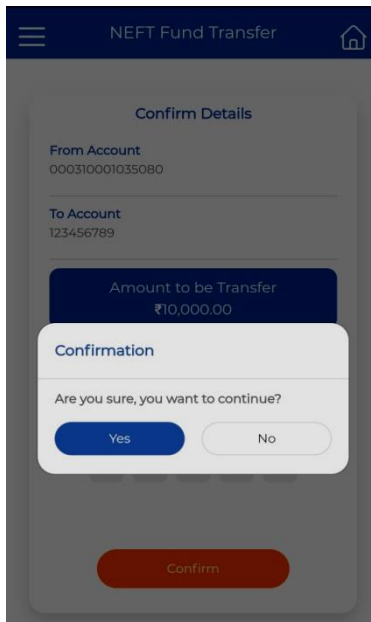
Click 'Yes'To continue
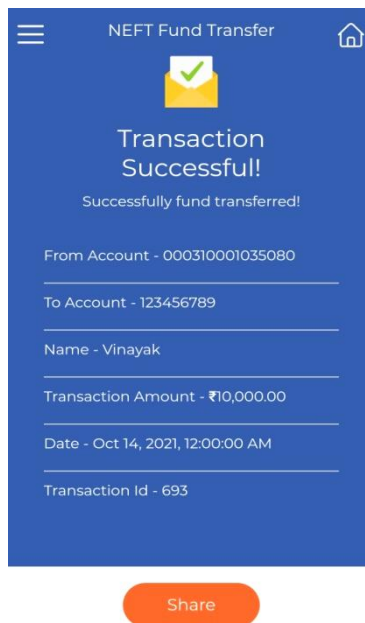
Transaction is successful

RTGS fund transfer

Enter the account details where to transfer amount

Enter the amount to be transfer

Enter the particulars

Enter the generated otp on registered mobile number
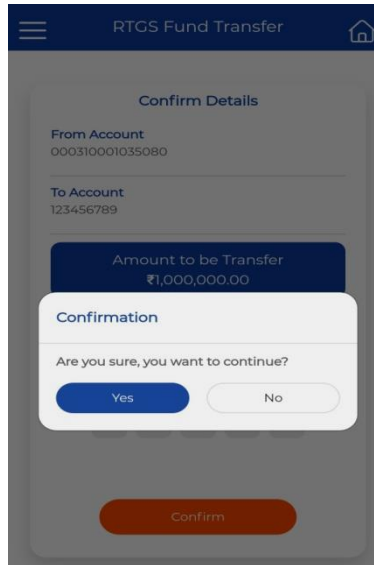
Click 'Yes' to confirm details.
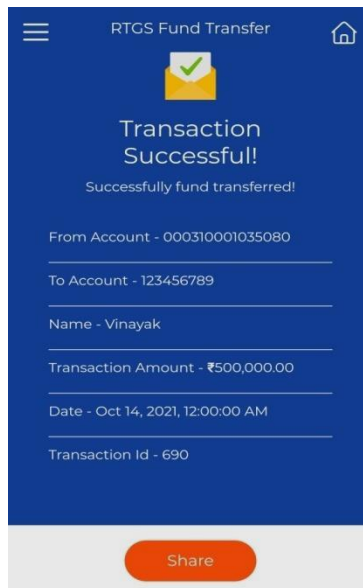
Transaction successful.

IMPS

IMPS contains the following transactions
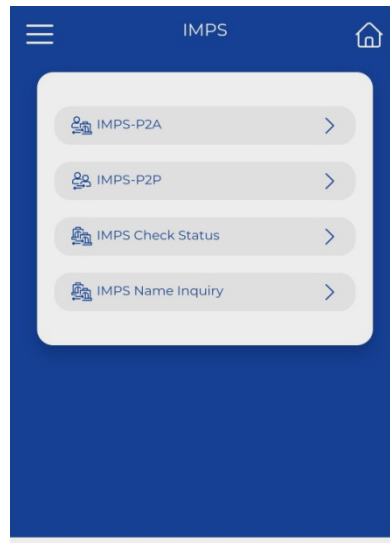
- IMPS-P2A :- IMPS P2A means that you can make a fund transfer from your phone to the accounts of any beneficiary by providing their account details

- IMPS-P2P :- IMPS P2P means Phone to Phone transfer

- IMPS Check Status :- This is the view and user can check status

- IMPS Name Inquiry :- This is the view and and user can check name.

IMPS P2A

Enter the to account details i.e beneficiary which is already added

Enter Amount transfer, Particular

Click on 'Next'

Enter the Otp Send on Registered Mobile number.

Click to 'yes' for confirm the details.

Transaction is successful

IMPS P2P

Enter the to account details i.e beneficiary which is already added

Enter Amount transfer, Particular

Click on 'Next'

Enter the Otp Send on Registered Mobile number.
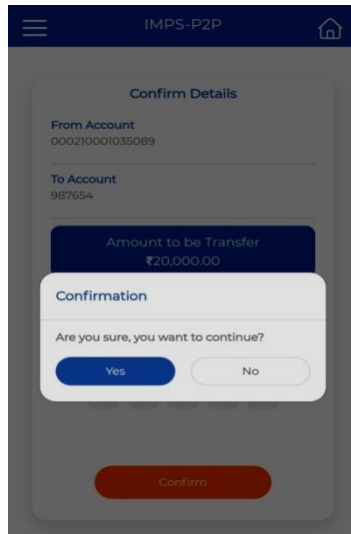
Click to 'yes' for confirm the details.

IMPS cheque status

IMPS name inquiry
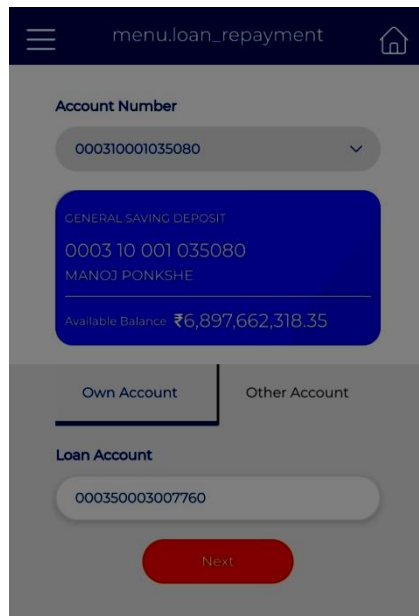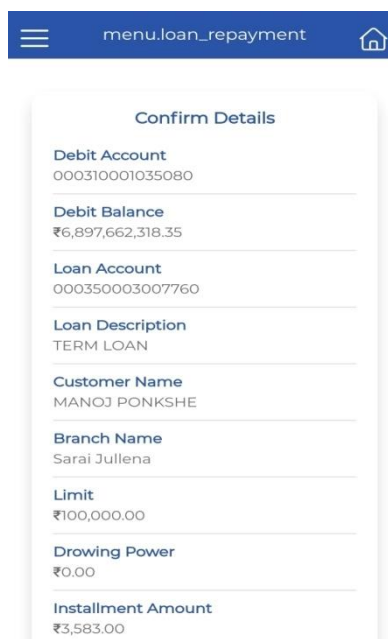
Loan Repayment

Through which user can transfer the amount to Loan account

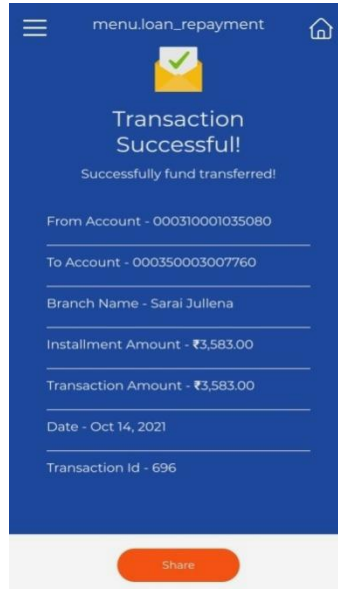Select the own account

Confirm the loan account details
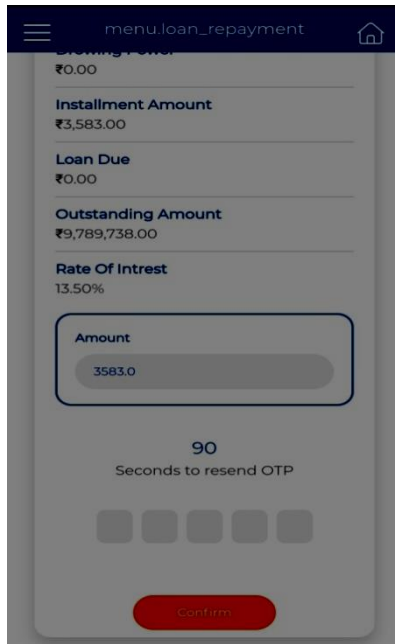
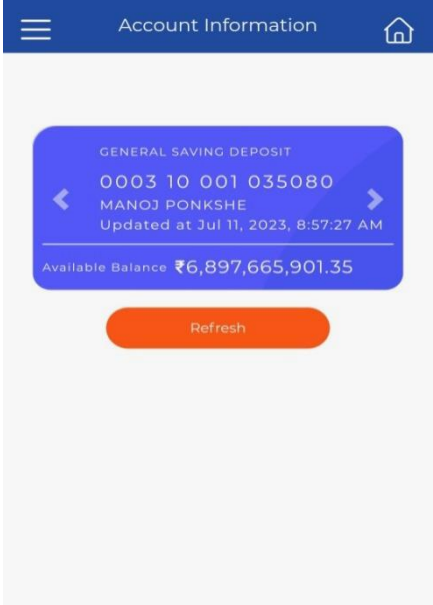Enter the otp send on register mobile.
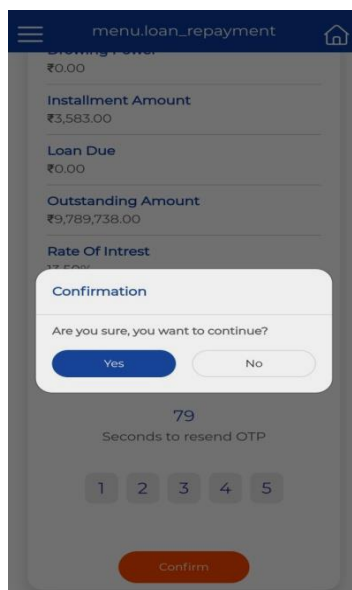
Click 'Yes' to continue

Transaction successful

Account information

Account information will get from this option like name, balance, other account details etc.

Statement

With this option user can get statement from the selected date range.

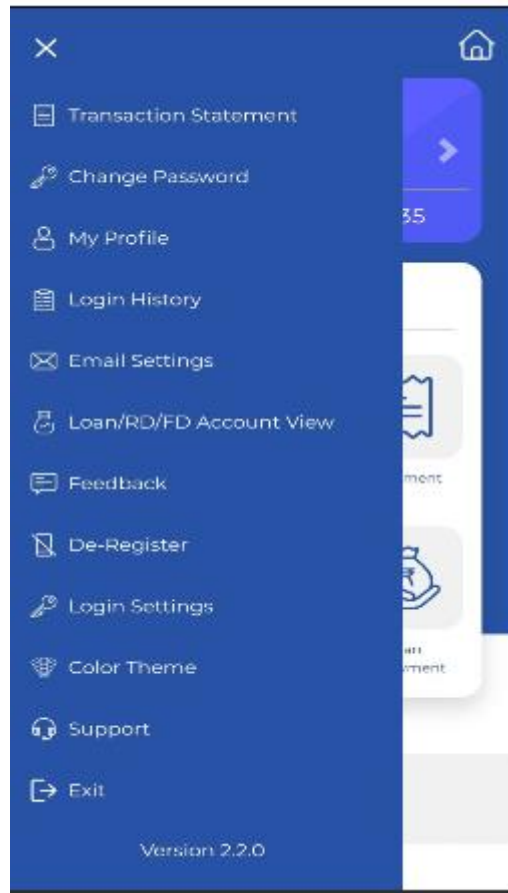Date range cannot greater than 1 year. User can view and download the statement

To download click on generate pdf and user can share the downloaded file.

System will generate the account statement

Menu option view

User can use these menu options.

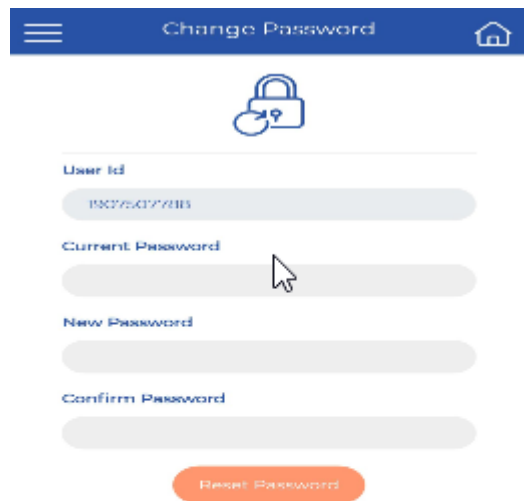Under this, you will get the follows options:

-Transaction Statement : to get the statement details

-Change Password: - to change the password

-My Profile:- to view My details

-Login History:- To see the login details

-Email Settings: to see email; details

-Loan/RD/FD Account View: - to see Loan/FD/RD view

-Feedback: Feedback if any

-De-Register:

-Login setting:

-Colour Theme: colour theme to choose the screen appearance

-Support

-Exit – To log off

Statement

User can get statement details with the selected date range

Change password:- User can change password

My Profile:-

Can get user profile details like Date of birth,address,Mobile number,Pan,Adhar card,Email Id, Customer ID,CKYC number.

Login History:-

User can get login details i.e login time and logout time along with success and unsucess attempts

Email Id settings: Email id details
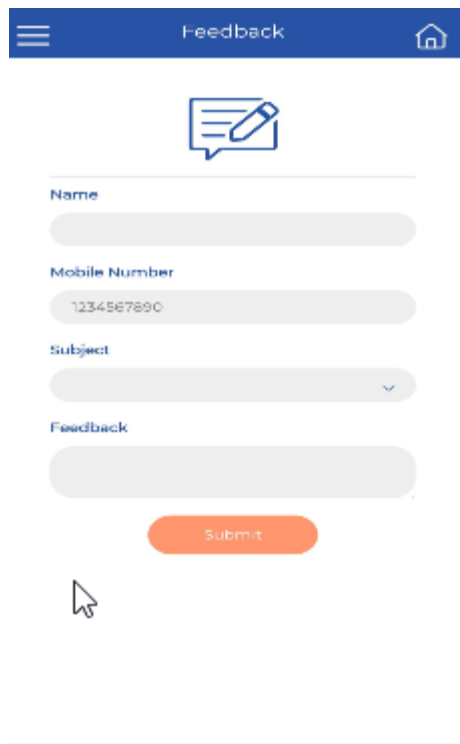
Loan/FD/Rd View

Get the details of Loan/Fd/RD accounts ,

For FD:- Pricipal maount,open date, maturity date, interst rate, maturity amount
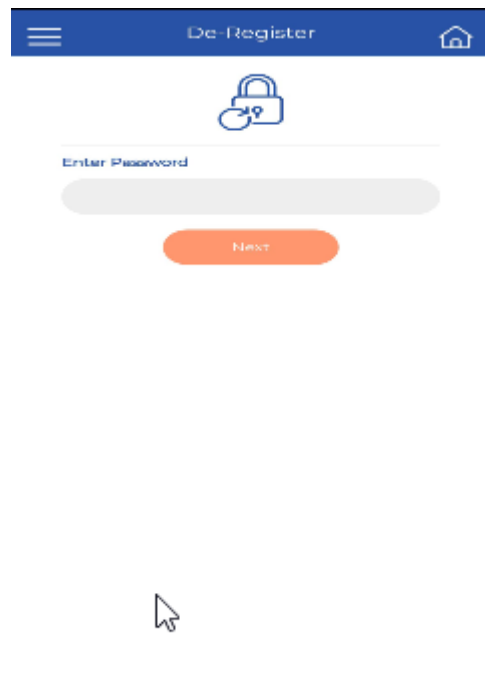
For Loan:- Pricncipal due,Interest due, Period,next due date, Interest rate

Feedback: Feedback if any user required to submit

De-register

To deregister login id use this option. Once the user de-register user can not be login after it.

Login Settings:- if user enable touch reorganization and MPIN reorganization while login system asks the MPIN and touch login.
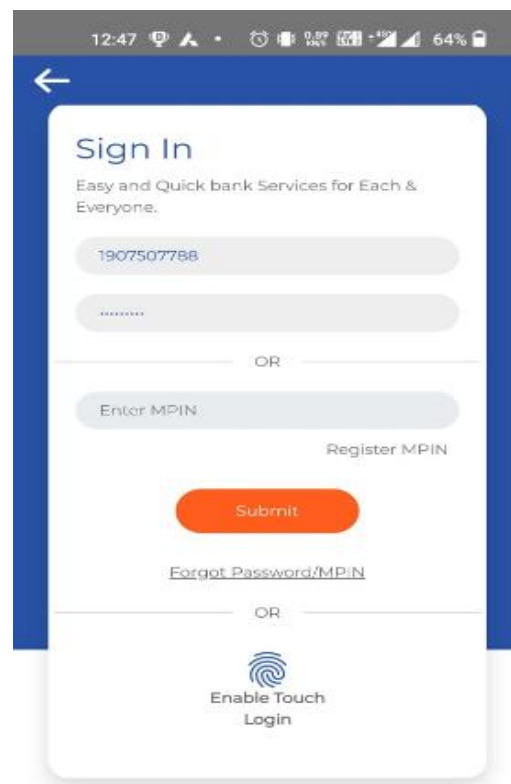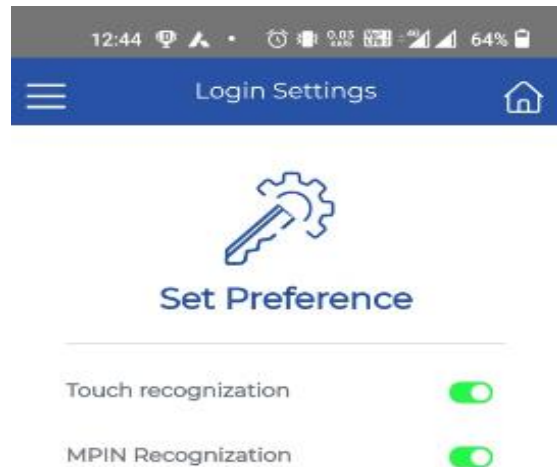
MPIN Recognization:- user has to register MPIN first then only system allows user to login through MPIN
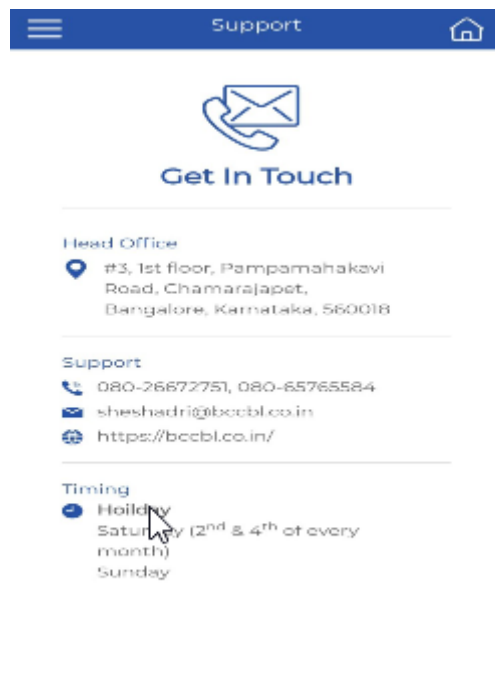
Touch Recognization:- User can login through touch screen. Just touch on enable touch login,system ask user the touch recoganization which already used for mobile.

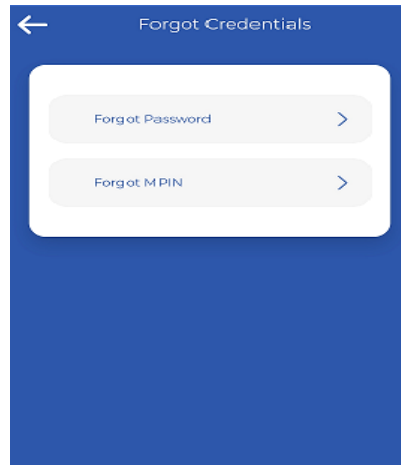Colour theme:- to select the colour theme for appearance of screens throughout the application.

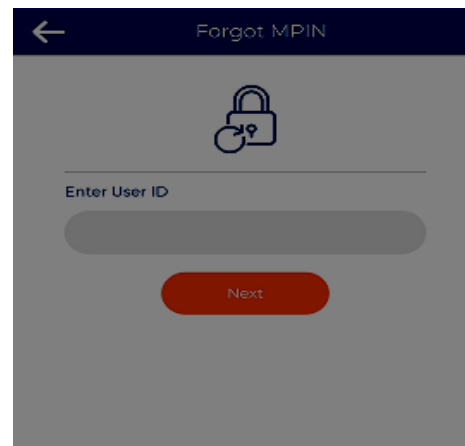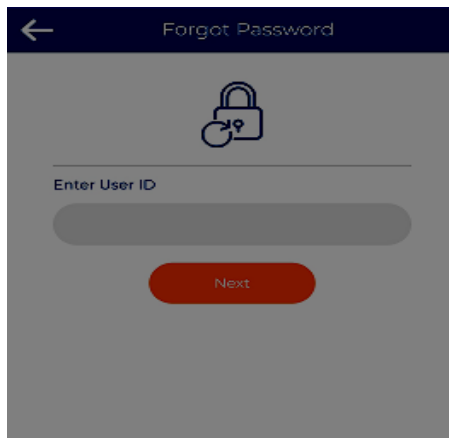Support:- Contact details of bank And bank working timings

Exit : To Log off from application.

Forgot Password/MPIN: If user forgot the password generate the new password/MPIN through this option

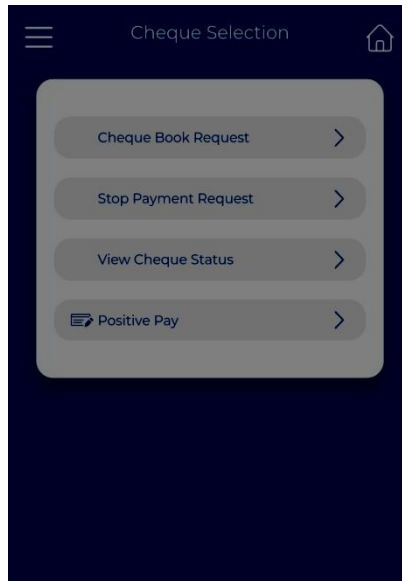## Enter the Password/MPIN (Mobile PIN).

Choice Any One:

FORGOT CREDENTIALS:

Forgot Password: Enter The User ID, Click the Next Button and enter New Password.

Forgot MPIN (Mobile Banking PIN): For login mobile app enter the 6 digit number, 3 same digits should not Enter.
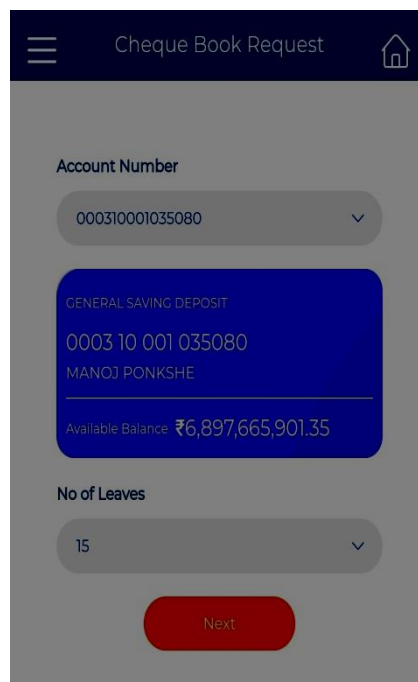
CHEQUE :

Under this, you will get the follows options:

- Cheque Book Request :

- Stop Payment Request :

- View Cheque Status :

- Positive Pay :

Cheque Book Request: User can generate the cheque book request suing this option.

Stop payment Request:- User can stop the payment of cheque.

Select the account

Enter the cheque no which user required to stop
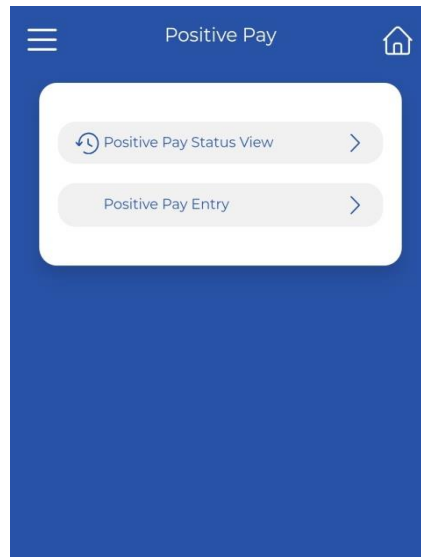
Enter the reason

Click on next.

Confirm the details

Cheque will be stop by system.

View Cheque Status: User can view the Cheque Status

Positive Pay Entry:

Under this, you will get the follows options:

- Positive Pay Status View : To view the status of cheque send to PPS

- Positive Pay Entry : Positive Pay is a process of validating/confirming the key details of cheques Applicable on high value cheques amounting Rs 500000/- and above

Select the account no, enter the cheque no, enter start date and end date.

Click on submit

User can get the details of cheque which mark for PPS.

- Positive Pay Entry: To send the cheque for PPS user has to enter the details of cheque.

Select the accountno, cheque no, cheque amount, cheque issue date, Payee name and confirm the details.

PPS entry successful.